

In re:
Maria A. Ovando
Debtor

Case No. 24-13300-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Apr 24, 2025

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2025:

Recip ID	Recipient Name and Address
db	+ Maria A. Ovando, 132 S 13th St, Allentown, PA 18102-4663
14927530	+ Luis Lorenzo Jr, 132 S 13th Street, Allentown, PA 18102-4663
14930274	U.S. Department of Housing and Urban Development, 12th Floor 801 Market Street, Philadelphia, PA 19107

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14961892	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Apr 25 2025 00:29:22	Aidvantage on behalf of, Dept of Education, PO Box 300001, Greenville Tx 75403-3001
14927521	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2025 00:29:22	Amex/CitiBank NA, Po Box 8218, Mason, OH 45040-8218
14927522	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 25 2025 00:12:22	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14939016	+ Email/PDF: ebn_ais@aisinfo.com	Apr 25 2025 00:12:46	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14944194	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2025 00:28:02	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14927523	Email/PDF: creditonebknofications@resurgent.com	Apr 25 2025 00:11:59	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14927524	+ Email/PDF: creditonebknofications@resurgent.com	Apr 25 2025 00:12:05	Credit One Bank NA, PO BOX 98872, Las Vegas, NV 89193-8872
14927531	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2025 00:12:09	Macys/CitiBank, PO BOX 8218, Mason, OH 45050
14927525	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Apr 25 2025 00:12:03	Dept of Ed/Aidvantage, 1891 Metro Center Road, Reston, VA 20190-5287
14927526	Email/Text: BankruptcyNotices@firsttechfed.com	Apr 25 2025 00:04:00	First Tech FCU, Po Box 2100, Beaverton, OR 97075
14944572	Email/Text: BankruptcyNotices@firsttechfed.com	Apr 25 2025 00:04:00	First Tech Federal Credit Union, PO BOX 2100, Beaverton, OR 97075
14927527	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 25 2025 00:04:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14945634	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 25 2025 00:04:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14927529	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 25 2025 00:28:55	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
14938455	+ Email/Text: RASEBN@raslg.com	Apr 25 2025 00:04:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,,

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			Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14927528	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 25 2025 00:04:00	Jefferson Capital System, 200 14th Avenue East Sartell, Sartell, MN 56377-4500
14929574	Email/PDF: resurgentbknofications@resurgent.com	Apr 25 2025 00:12:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14949558	Email/Text: bankruptcynotice@nymcu.org	Apr 25 2025 00:04:00	MUNICIPAL CREDIT UNION, 22 CORTLANDT ST 24 FL, NEW YORK, NY 10007
14927534	Email/Text: bankruptcynotice@nymcu.org	Apr 25 2025 00:04:00	Municipal Credit Union, 22 Cortlanot St, 24FL, New York, NY 10007
14927532	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 25 2025 00:04:00	Midland Credit Management, 320 E Big Beaver, 300, Troy, MI 48083-1271
14927533	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 25 2025 00:04:00	Midland Credit Management Inc, 320 East Big Beaver, Suite 300, Troy, MI 48083-1271
14943650	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 25 2025 00:04:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14947239	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 25 2025 00:04:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14927535	+ Email/Text: bnc@nordstrom.com	Apr 25 2025 00:04:17	Nordstrom/TD Bank USA, 13531 E Caley Ave, Englewood, CO 80111-6504
14929785	^ MEBN	Apr 25 2025 00:01:22	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14945080	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 25 2025 00:12:40	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14927536	+ Email/PDF: ebnotices@pnmac.com	Apr 25 2025 00:12:04	PennyMac Loan Services, P.O. Box 514387, Los Angeles, CA 90051-4387
14939456	+ Email/PDF: ebnotices@pnmac.com	Apr 25 2025 00:12:43	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14927539	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 00:29:26	SYNCB/TJX CO PLCC, PO Box 71737, Philadelphia, PA 19176-1737
14927537	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 25 2025 00:04:00	Santander Consumer USA, PO Box 961211, Fort Worth, TX 76161-0211
14934421	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 25 2025 00:04:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
14927538	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Apr 25 2025 00:12:03	Secretary of Housing & Urban Development, 451 Seventh Street SW, Washington, DC 20410-8000
14947238	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 25 2025 00:04:00	TD Bank, Jefferson Capital Systems LLC, Assignee, PO Box 7999, St. Cloud, MN 56302-7999
14927540	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2025 00:28:05	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14927541	^ MEBN	Apr 25 2025 00:01:41	Toyota Motor Credit Corp, P.O. Box 661009, Dallas, TX 75266-1009
14943502	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 25 2025 00:04:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14999890	Email/PDF: bncnotices@becket-lee.com	Apr 25 2025 00:28:52	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14927542	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2025 00:12:05	Wayfair Mastercard/CBNA, Po Box 6497, Sioux Falls, SD 57117-6497

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14927543 ^ MEBN

Apr 25 2025 00:01:14

Weltman Weinberg & Reis, 520 Walnut Street Ste
1355, Philadelphia, PA 19106-3602

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2025 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Maria A. Ovando claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
KERI P EBECK	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Maria A. Ovando)	Case No. 24-13300-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: April 24, 2025

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court